

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: George Morales, Jr.

Case No.: 24-16570 (VFP)

Chapter: 7

Judge: Vincent F. Papalia

NOTICE OF PROPOSED ABANDONMENT

Charles M. Forman, Chapter 7 Trustee in this case, proposes to abandon Property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:
United States Bankruptcy Court
MLK Jr. Federal Building
50 Walnut Street
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on August 26, 2025, at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3B. If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real property located at 34 Boonstra Drive, Wayne NJ, having a fair market value of \$800,000.00.

Liens on property:

N/A

Amount of equity claimed as exempt: \$0.00

Objections must be served on, and requests for additional information directed to:

/s/Charles M. Forman

Charles M. Forman, Trustee

Forman Holt, 365 W. Passaic Street, Suite 400, Rochelle Park, New Jersey 07662

Tel: (201) 845-1000

Email: cforman@formanlaw.com

In re:
George Morales, Jr.
Debtor

Case No. 24-16570-VFP
Chapter 7

District/off: 0312-2
Date Rcvd: Jul 23, 2025

User: admin
Form ID: pdf905

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Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

Recip ID	Recipient Name and Address
db	George Morales, Jr., 78-102 Washington Avenue, Apt 517, Belleville, NJ 07109
aty	+ Maria A. Giannonna, Maria A. Giannonna Law, LLC., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
r	+ Giovanna Meli, Coldwell Banker Realty, 1410 Valley Road, Wayne, NJ 07470-7900
520317413	+ Artistic Jewelers Inc., 305 Northwest Drive, Farmingdale, NY 11735-4935
520317414	+ Attorney General United States Department of, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
520317429	New York State Thruway Authority, 14 Executive Blvd, Ste. 400, Suffern, NY 10901
520317432	+ OneMain Financial Group, LLC, 700 Plaza Drive, Suite 211, Secaucus, NJ 07094-3604
520317433	+ Pioneer Credit Recovery, Inc., P.O. Box 1018, Moorestown, NJ 08057-0018
520317442	+ Veronica Morales, 34 Boonstra Drive, Wayne, NJ 07470-2528
520317445	+ Xiomara Morales, 3600 Bailey Avenue, Apt. 2F, Bronx, NY 10463-4253

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jul 23 2025 21:02:23	Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2025 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 23 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 23 2025 21:17:23	AIS Portfolio Services, LLC, Attn: Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 23 2025 21:29:41	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317410	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 23 2025 21:18:15	Affirm Inc, 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520333768	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2025 21:18:11	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317412	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jul 23 2025 21:03:00	Apple Card/Goldman Sachs Bank USA, Lockbox 6112, Po Box 7247, Philadelphia, PA 19170-0001
520317415	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2025 21:03:00	Barclays Bank Delaware, 1007 N Orange St, Wilmington, DE 19801-1239
520317416	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 23 2025 21:04:00	Bridgecrest, 1030 North Colorado Street, Gilbert, AZ 85233-2288
520321416	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 23 2025 21:18:30	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520317417	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 23 2025 21:29:41	Capital One Bank, Po Box 85064, Glen Allen, VA 23058
520327405	+ Email/PDF: ebn_ais@aisinfo.com	Jul 23 2025 21:17:36	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520331864	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 23 2025 21:29:18	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520332534	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:29:10	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520317418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:29:17	Citibank North America, 50 NW Point Blvd., Elk Grove Village, IL 60007-1032
520317419	Email/Text: mrdiscen@discover.com	Jul 23 2025 21:03:00	Discover Financial Services, Po Box 15316, Wilmington, DE 19850
520317427	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 21:39:50	Macy's Credit Card Services, 9111 Duke Blvd., Mason, OH 45040
520323144	Email/Text: mrdiscen@discover.com	Jul 23 2025 21:03:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520317420	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 23 2025 21:03:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520374763	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 23 2025 21:03:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520317421	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jul 23 2025 21:03:00	Goldman Sachs And Co., Po Box 70321, Philadelphia, PA 19176-0321
520317422	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 23 2025 21:03:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520317423	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2025 21:04:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
520355987	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2025 21:04:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520333512	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2025 21:18:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317424	^ MEBN	Jul 23 2025 21:02:15	Lakeview, P.O. Box 619063, Dallas, TX 75261-9063
520317425	+ Email/Text: sacc1-docs@lgb.com	Jul 23 2025 21:03:00	Linebarger Goggan Blair & Sampson, LLP, P.O. Box 659443, San Antonio, TX 78265-9443
520317426	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2025 21:29:18	Lvny Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520373539	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2025 21:04:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520317430	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 23 2025 21:04:00	NYS Assessment Receivables, P.O. Box 4127, Binghamton, NY 13902-4127
520317431	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 23 2025 21:04:00	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520317428	+ Email/Text: netcreditbnc@enova.com	Jul 23 2025 21:04:21	Net Credit, 200 W Jackson Blvd Ste 2400, Chicago, IL 60606-6941
520342728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2025 21:17:59	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520384927	Email/Text: bnc-quantum@quantum3group.com	Jul 23 2025 21:04:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520375565	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		

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520317434	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 23 2025 21:03:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520383851	Email/Text: bncmail@w-legal.com	Jul 23 2025 21:03:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520317435	+ Email/Text: bncmail@w-legal.com	Jul 23 2025 21:03:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520339864	+ Email/Text: tdebn@credbankserv.com	Jul 23 2025 21:03:00	TD Bank/ Target Card, Po Box 673, Minneapolis, MN 55440-0673
520317436	+ Email/Text: bankruptcy@td.com	Jul 23 2025 21:04:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520317437	^ MEBN	Jul 23 2025 21:03:32	Tolls by Mail Payment Processing Center, P.O. Box 15183, Albany, NY 12212-5183
520317438	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 23 2025 21:18:40	U.S. Department of Housing and Urban Developm, 451 Seventh Street SW, Washington, DC 20410-0002
520317440	Email/Text: bknotice@upgrade.com	Jul 23 2025 21:03:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
520321702	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 23 2025 21:18:40	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520317439	+ Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2025 21:04:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
520317441	+ Email/Text: LCI@upstart.com	Jul 23 2025 21:03:00	Upstart, 2950 S Delaware Street, San Mateo, CA 94403-2577
520317443	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 23 2025 21:18:56	Wells Fargo Auto, Po Box 71092, Charlotte, NC 28272-1092
520324828	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 23 2025 21:40:09	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
520367581	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 23 2025 21:29:44	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520317444	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 23 2025 21:29:25	Wells Fargo Card Services, Po Box 3696, Portland, OR 97208-3696

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520317411	*+	Affirm Inc., 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520374790	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com
David L. Stevens	on behalf of Debtor George Morales Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;dwoody@scura.com;asoto@scura.com;ralrehaili@scura.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jamal J Romero	on behalf of Debtor George Morales Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com
Paul Evangelista	on behalf of Debtor George Morales Jr. pevangelista@scura.com, pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com;vduarte@scura.com
Regina Cohen	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com
Susan Long	on behalf of Creditor Veronica Morales slong@genovaburns.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9